



What is Home Care?*

*Data and statistics provided are from Genworth's *Cost of Care Survey* 2018

Home care generally consists of two types of care:

- Home health care provided by licensed medical professionals for which the client may need or have a prescription.
- Non-medical home care such as personal care, homemaker, respite, or companionship services provided by professional caregivers. *Home care for seniors often revolves around two types of activities.*
 1. **Activities of Daily Living** (ADLs) are basic activities and functions performed daily:
 - Eating • Dressing • Bathing • Toileting • Transferring/Continence • Grooming
 2. **Instrumental Activities of Daily Living** (IADLs) are activities instrumental to our daily routines:
 - Driving • Preparing Meals • Housekeeping • Shopping • Managing Finances
 - Administering Medication • Using the Telephone

Cost of Home Care*

Homemaker Services

This service helps make it possible for people to live in their own homes. Homemaker services help complete household tasks the senior cannot manage alone. Homemaker services provide “hands-off” care such as cooking, cleaning or running errands.

\$20 Idaho Median Hourly Rate

Home Health Aide and Personal Care Services

Personal and home health aides help people living at home. These aides offer services to people who need more extensive care than their family or friends are able to or have the

time or resources to provide. It is typically “hands-on” personal care such as bathing and dressing, but not medical care. The rate below reflects what is generally charged by a non-Medicare certified, licensed agency.

\$20 Idaho Median Hourly Rate

Adult Day Care (ADC)

This service provides social and related support services in a community based, protective setting. This care occurs during any part of the day, but is not 24-hour. ADC centers can offer a much needed break to caregivers. A variety of programs usually offer socialization, supervision and structured activities designed for individual needs. Certified Family Homes may provide up to 14 hours of adult day care in a home based setting. Prices are set by the individual provider.

\$120 Idaho Median Daily Rate

Assisted Living Facility (ALF)

These facilities provide personal care and health services for people who may need assistance with ADLs. This level of care is typically as extensive as the care provided by a nursing home but does not provide skilled nursing. Assisted living is not an alternative to a nursing home, but an intermediate level of long-term care.

\$114 Daily Median Daily Rate

Skilled Nursing Facility

A skilled nursing facility can provide a higher level of supervision and care than assisted living facilities. They offer residents personal care assistance, room and board, supervision, medication, therapies and rehabilitation and skilled nursing care 24 hours a day.

\$265 Idaho Median Daily Rate

Medicare covers some services; however it typically does not cover home care services. Even with Medicare’s coverage, the senior is generally still responsible for a significant portion of these expenses. Assisted living and skilled nursing facilities are full-time expenses that require a senior to move out of their home. There are a few volunteer-powered in home services and adult day care programs in Idaho. These services vary across the state. Call your local AAA for information.

How to Pay for Home Care*

Long-Term Care Insurance

Long-term care insurance is becoming an increasingly popular way to pay for elder care. It may help pay for your care and protect your assets by paying for covered expenses up to the amounts set forth in your policy. Depending on your policy and plan of care, this insurance may pay for a wide variety of home, community based and facility care services. It can also offer care options that may not be covered through government programs. Many states participate in the Long-Term Care Insurance Partnership Program. Designed to encourage planning for long-term care, the Partnership Program allows individuals to retain more assets than would otherwise be allowed under state Medicaid eligibility requirements. As a result, policyholders are able to retain assets they would otherwise have to spend down prior to qualifying for Medicaid benefits.

Long-term care policies can be written in a variety of ways to provide a wide range of benefits. Consult a trusted insurance broker prior to investing in a long-term care policy. It is imperative to understand all aspects of a policy to best ensure it will be beneficial for you.

For more information on Idaho's Long-Term Care Partnership Program contact the Dept. of Insurance Regional Office at (208) 666-6850 or visit their web site www.doi.idahogov

Veteran's Assistance for Home Care

One in three seniors in this country is a veteran or a surviving spouse of a veteran.

Veterans and their surviving spouses may be eligible for a VA benefit called "Pension with Aid and Attendance." This benefit may provide reimbursement funding of up to \$25,020 a year to help cover medical expenses, including home care services.

Who is eligible?

Veterans or a surviving spouse of a veteran, who served 90 consecutive days of active duty with at least one day during a wartime period.

1. **World War II:** December 7, 1941 - December 31, 1946, inclusive.
2. **Korean Conflict:** June 27, 1950 - January 31, 1955.
3. **Vietnam Era:** February 28, 1961 - May 7, 1975, inclusive, in the case of a veteran who served in the Republic of Vietnam during that period. The period beginning on August 5, 1964 - May 7, 1975, inclusive, in all other cases.

4. Persian Gulf War: August 2, 1990, through date to be prescribed by Presidential proclamation or law.

Veteran/surviving spouse must have a non-service related medical condition. The condition must require assistance with daily activities, such as bathing, dressing, eating, medication management, housekeeping, and laundry or meal preparation.

Veteran/surviving spouse must meet asset requirements (excludes home and care).
Veteran/surviving spouse must meet medical expense-to-income ratio.

For more information, contact your local VA medical facility and speak with a caregiver support coordinator, visit www.caregiver.va.gov or dial toll-free **1.877.222.VETS** (8387).

Reverse Mortgages

If you or your loved one are over the age of 62 and have equity in their home, you can potentially qualify for a reverse mortgage. A reverse mortgage is essentially a loan against your home you typically do not have to pay back for as long as you live in your home. With a reverse mortgage, you can turn the value of your home into cash without having to move or to repay a loan each month. These funds can then be used to pay for home care. For more information about a reverse mortgage, please visit the Federal Trade Commission website at www.ftc.gov or Idaho Housing and Finance Association (IHFA) www.idahohousing.com . IHFA offers free housing counseling by contacting (877) 888-3135.

Life Settlements

If you or your loved one has a life insurance policy, some companies offer insurance owners the option to sell their policies in exchange for a lump sum payment that is greater than the cash surrender value. Life settlements may be an alternate option to fund care. The policy is treated as an asset in the same way a home, mutual fund or personal assets are treated. The life insurance policy is sold to an investor while the policy holder is still alive. The selling price is typically far less than the policy's face value. Depending on age, health and other factors at the time of sale, your loved one may receive a lump sum payment for the policy at half or less of the face value.

Life settlements provide quick access to assets for a senior, however be mindful that the investors buying the insurance policy stand to profit considerably on the policy's proceeds. Due to the many complexities of life insurance settlements, consulting with a financial planner is imperative before making any decisions. For further information on Life Settlements as a funding solution visit www.lifecarefunding.com .

Medicaid's Benefits for Home Care

States generally provide some kind of long-term care for certain people, including seniors living at home, requiring home care. While these programs aren't technically part of Medicaid, they are funded by Medicaid through waivers of normal Medicaid rules. This is how they get their designation as Home and Community-Based Services (HCBS) "waiver" programs.

Home and Community-Based Services programs may provide:

- Personal care services to help with the normal activities of daily living (ADLs), such as eating, bathing and dressing.
- Homemaker services such as simple cooking, cleaning and laundry.
- Meal delivery.
- Adult day services participation
- Transportation assistance to and from medical care or other services.

Eligibility for an HCBS waiver program typically has two parts. The first involves the need for care. The program generally evaluates the applicant's need for medical care and/or assistance with activities of daily living. Usually, the applicant's need for care must be extensive enough that without in-home services, he or she would have to move into a nursing home. The second part of eligibility is financial. An applicant generally must be low income with few assets. However, the asset and income eligibility levels are usually significantly higher than for regular Medicaid coverage. In most states, an individual can have countable income (for a discussion of countable income, see *How Medicaid Works* at www.medicaid.gov) two or three times higher than for regular Medicaid eligibility. Usually, the value of the person's home does not count toward the asset limit. In some states income and assets resting solely in a spouse's name aren't counted. It is important to know that the exact income and asset eligibility rules and amounts vary from state to state.

To find out exactly what Home and Community-Based Services are available in Idaho, and eligibility guidelines, contact your local Medicaid office (877) 456-1233 or visit the website <https://healthandwelfare.idaho.gov/Medical/tabid/61/Default.aspx> or www.livebetteridaho.org

For other resources available in your area call your local AAA for information or access across Idaho from the Idaho Commission on Aging website: <https://aging.idaho.gov/>